

Small Business Health Insurance Program

Insure Montana

Legislative Update

Other agency referrals:

- CHIP 1-877-KIDS-NOW
- MT Tobacco Quit Line 1-800-QUIT-NOW

Items of Interest:

- Track bills for the 2009 Legislative session at [http://laws.leg.mt.gov/laws09/LAWQ200W\\$.startup](http://laws.leg.mt.gov/laws09/LAWQ200W$.startup)
- Forms available at <http://insuremontana.org> or from your insurance agent.

Insure Montana was funded at the present level in the Governor's budget. A request to increase the funding to serve businesses on the program's waiting lists and increase the premium incentive and assistance payments was presented to the Joint Appropriations General Government Subcommittee on January 15, 2009. The request also included adding another full time employee to conduct audits of the program's case files. At that time the subcommittee approved the additional funding request of approximately \$14,000,000 but did not approve the additional full time employee. The subcommittee met again on February 18, 2009 and reversed the earlier decision by denying the additional funding and approving the additional full time employee.

Representative William McChesney also requested additional funding to serve the businesses on the program's waiting lists and increase the premium incentive and assistance payments in House Bill 258. The bill was heard in the House Appropriations

Committee on February 6, 2009. The committee has not taken executive action on the bill.

Senator Cliff Larsen introduced Senate Bill 135 which is a bill to revise the Insure Montana regulations in four areas: 1) increasing flexibility in the administration of the program's funding; 2) tightening eligibility for owners with earnings exceeding \$75,000; 3) eliminate duplication of benefits with other public programs by encouraging participants to apply for and accept federally funded health insurance assistance; and 4) allow businesses currently on the waiting list to purchase group health coverage that is not considered "creditable coverage" and remain eligible for the Insure Montana program should funding become available.

To receive up-to-date information regarding these bills or any other bills before the 2009 Legislators, log on to <http://www.leg.mt.gov/css/Default.asp>

Waiting List Businesses to Renew in May

Businesses currently on the Insure Montana Purchasing Pool and Tax Credit programs' waiting lists will be required to complete a renewal application process in the month of May. Renewal applications will be mailed to the businesses late in April and must be completed and returned to the Insure Montana office **by May 31, 2009**. Businesses will receive a warning notice on or about May 20th if a completed application has not been received. If additional information is required to complete a determination of continued eligibility, the business will be required to provide the information by May 31st or within 10 days, whichever is longer.

Failure to provide a complete application or required information by the due date will result in removal of the business from the Insure Montana waiting list effective May 31, 2009.

If removed from the waiting list, businesses will be required to reapply for the program and, if eligible, will be placed at the bottom of the waiting list. There are approximately 600 businesses on the Purchasing Pool program waiting list and 100 businesses on the Tax Credit program waiting list.

Business owners are encouraged to contact Insure Montana staff if they have any questions regarding the renewal process.

FREE Programs Provided by Insure Montana Purchasing Pool Program

Healthy Wonders provides support and education for expecting mothers that are participating in the purchasing pool program either as an employee or covered spouse of an employee. Several incentives are provided to expectant mothers that participate in the Healthy Wonders program. Please call **1-800-447-7828** for information or to apply for the enrollment in the program.

Employee Assistance Program provides professional support services for personal issues in an anonymous, confidential and secure manner 24 hours a day. Please contact **1-800-999-1077** or www.SPSHelpLink.com with the company code of MONTANA for more information.

Insure Montana Contact Information:

State Auditor's Office:
(800) 332-6148

Jill Sark, Executive Director:
(406) 444-2406
jsark@mt.gov

Patcharin Williams, Tax Credit Specialist:
(406) 444-1812
pwilliams@mt.gov

Helen Taffs, Purchasing Pool Specialist:
(406) 444-3471
htaffs@mt.gov

Upcoming Change in Payment from Insure Montana

Insure Montana will begin paying business premium incentive payments and employee premium assistance payments directly to Blue Cross Blue Shield of Montana (BCBS of MT) later this year. BCBS of MT will bill the business for the difference of the original premium minus the incentive and assistance payments provided by the Insure Montana program.

This change will be a benefit in two areas: 1) it will reduce the number of overpayments due to Insure Montana payments continuing beyond the date coverage with BCBS of MT ends; and, 2) save the Insure Montana program approximately \$20,000 in the cost of mailing electronic file transmittal notices and paper checks.

Businesses and their employees will be notified prior to the change in payment procedure.

Businesses and employees will continue to receive a notice on a quarterly or semi-annual basis of the payments made on their behalf by the Insure Montana program.



Insure Montana
State Auditor's Office
840 Helena Avenue
Helena, MT 59601

Insure Montana Board Meetings and Meeting Minutes

The Insure Montana Board meetings and meeting minutes are posted on the program's website at <http://insuremontana.org/about.asp#Meetings>. The 2009 meeting schedule is as follows: March 3rd, May 5th, August 11th and December 2nd. Meeting times and places will be announced two or three weeks prior to the meeting date. A meeting agenda is also posted prior to each meeting and minutes are posted once the Board votes to accept minutes as drafted by Insure Montana staff.

The public is encouraged to participate in the Insure Montana program and meetings. If you would like to be added to the "interested parties" list, please contact Jill Sark at (406) 444-2406 or jsark@mt.gov. You will receive program updates and electronic notices regarding meeting times and dates.

Moderate-income children up to age 19 may qualify for FREE health insurance through the CHIP program. Slots are currently available! Please go to www.chip.mt.gov or call 1-877-543-7669 for information.



2009 CHIP Income Chart
Effective February 1, 2009
*Annual Adjusted Gross Income (before taxes)

Household Size (Children and Adults)	Household Income
Family of 2	\$25,498
Family of 3	\$32,043
Family of 4	\$38,588
Family of 5	\$45,133
Family of 6	\$51,678
Family of 7	\$58,223
Family of 8	\$64,768